Case 16-18881 Doc 1 Fill in this information to identify your case:	Filed 06/08/16	Entered 06/08/16 09:58:08 age 1 of 78	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Tiesha First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's	Middle name Campbell	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or	Middle name	wilddie name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Tiesha Case 16-18881 Doc 1 Filed 06/08/116 Entered 06/08/16/09:58:08 Desc Main Debtor 1 Page 2 of 78 Document Print **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 20132 Calalpa Ave Number Street Number Street Chicago Heights 60411 Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? ✓ Yes. District Northern District of Illinois When 7/23/2015 Case number 15-25011 MM / DD / YYYY Northern District of Illinois When District 6/30/2014 14-24469 Case number MM / DD / YYYY District Northern District of Illinois When 4/5/2012 Case number 12-13974 MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or Yes, Debtor being filed by a Relationship to you spouse who is not When District Case number, if known filing this case with MM / DD / YY you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Tiesha Case 16-18881 Doc 1 Filed 06/08/116 Entered 06/08/16/09:58:08 Desc Main Debtor 1 Page 4 of 78 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

Filed 06/08/116 Entered 06/08/16/09:58:08 Desc Main Tiesha Case 16-18881 Doc 1 Debtor 1

Page 5 of 78

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: ✓ I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from

of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required

I certify that I asked for credit counseling services from

services during the 7 days after I made my request, and

exigent circumstances merit a 30-day temporary waiver

an approved agency, but was unable to obtain those

you to file this case.

counseling because of:

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit

Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

an approved agency, but was unable to obtain those

services during the 7 days after I made my request, and

exigent circumstances merit a 30-day temporary waiver

of the requirement.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credi
counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Tiesha Case 16-18881 Doc 1 Filed 06/08/416 Entered 06/08/16/09:58:08 Desc Main Page 6 of 78 Document Document **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your **✓** \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Tiesha Campbell Signature of Debtor 2 Signature of Debtor 1 Executed on 6/8/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Tiesha Case 16-18881 Doc 1 Filed 06/08/06 Entered 06/08/06/09:58:08 Desc Main
First Name Document Page 7 of 78

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Angie Harb		Date	6/8/2016	<u>; </u>
Signature of Attorney for Debtor			MM / DD / Y	YYY
Angie Harb				
Printed name				
Semrad Law Firm				
Firm name				
11101 S. Western Avenue				
Street				
Chicago	Illinois			60643
City	State			Zip Code
Contact phone			Email address	aharb@semradlaw.com
Bar number			State	

Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main Fill in this information to identify your case: Debtor 1 Tiesha Campbell First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$16,625.00 1b. Copy line 62, Total personal property, from Schedule A/B \$16,625.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$36,625.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$11,871.34 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... \$194.649.74 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....

Part 3: Summarize Your Income and Expenses

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J......

\$1,075.00

\$243,146.08

Your total liabilities

Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main Tiesha Case 16-18881 Doc 1 Debtor 1 Page 9 of 78 Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,926.96 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

\$192,611.34

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$11,871.34
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$180,740.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00

9g. Total. Add lines 9a through 9f.

	Case 16-18881		Filed 06/08/16	<u>Entered 06/0</u> 8/16	09:58:0 8	Desc Main
Fill in this	information to identify your case:					
Debtor 1	Tiesha		Camp	bell		
	First Name	Middle	Name Last N			
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	ame		
United St	ates Bankruptcy Court for the:	Northern	District of III	inois		
	, ,		(\$	State)		
Case nun (If known)	nber					
. ,						Check if this is an
Officia	al Form 106A/B					amended filing
Sche	dule A/B: Prope	rtv				12/1
ategory vesponsib rrite your Part 1:	tegory, separately list and deso where you think it fits best. Be ble for supplying correct inform name and case number (if kno Describe Each Residence u own or have any legal or equ	as complete an nation. If more s own). Answer ev ce, Building,	d accurate as possible. I space is needed, attach ery question. Land, or Other Rea	f two married people are filin a separate sheet to this form I Estate You Own or Ha	g together, both a . On the top of an	are equally ny additional pages,
✓	No. Go to Part 2					
Ш	Yes. Where is the property?					
4.4			What is the property	• • •		cured claims or exemptions. Put secured claims on Schedule D:
1.1	Street address, if available, or o	ther description	Single-family home			ave Claims Secured by Property.
			Duplex or multi-uni Condominium or co	· ·	Current value of	f the Current value of the
			Manufactured or me	•	entire property?	
			Land	Dille Home		<u> </u>
	Number Street		Investment property	1	Describe the nat	ure of your ownership
			Timeshare		interest (such as	fee simple, tenancy by a life estate), if known.
	City State	Zip Code	Other		- Ine entireties, or	a life estate), il kilowii.
			Who has an interest	in the property? Check one.	Chaple if this	ia aammumitu muanantu
			Debtor 1 only	in the property: Check one.	(see instruc	s is community property tions)
			Debtor 2 only		ш.	•
			Debtor 1 and Debto	or 2 only		
			At least one of the o	,		
			_	u wish to add about this item	n, such as local	
If you	own or have more than one, list he	ere:				
			What is the property	• • •		cured claims or exemptions. Put secured claims on Schedule D:
1.2	Street address, if available, or o	ther description	Single-family home			ave Claims Secured by Property.
	on oot address, if available, or e	anor docomption	Duplex or multi-uni	· ·	Current value of	f the Current value of the
			_ Condominium or co	•	entire property?	
			Manufactured or me	obile home		<u> </u>
	Number Street		Land		Describe the nat	ure of your ownership
	Number Street		Investment property		interest (such as	fee simple, tenancy by
	City State	Zip Code	Timeshare Other		the entireties, or	a life estate), if known.
	Only Claic	2.p 0000	Ш			
			Who has an interest	in the property? Check one.		is community property
			Debtor 1 only		(see instruc	tions)
			Debtor 2 only			
			Debtor 1 and Debto	or 2 only		
			At least one of the o	ebtors and another		
			Other information yo property identificatio	u wish to add about this item n number:	n, such as local	

Debtor 1	Tiesha Case 16-1888	B1 Doc 1 F	Filed 06/08/116 Entered 06/08/116	. 09 .58: <u>08 De</u>	esc Main
1.3 Stre	eet address, if available, or oth	wi	Documativitime Page 11 of 78 Inat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any seco	d claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property. Current value of the portion you own?
Nur	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature interest (such as fee the entireties, or a life	simple, tenancy by
		Cot	The has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this item, soperty identification number:	(see instruction	community property s)
you ha	ve attached for Part 1. Write	e that number here	of your entries from Part 1, including any entries fo		
Do you ov ou own th	at someone else drives. If you ans, trucks, tractors, sport utilit	quitable interest in a lease a vehicle, also re	any vehicles, whether they are registered or not? In report it on Schedule G: Executory Contracts and Unexpes		
	Make Model: Year: Approximate mileage: Other information: 2012 Dodge Challenger Cou	Dodge Challenger 2012 110000 upe 2D SXT	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any sec	d claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property. E Current value of the portion you own? §14300.00
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any sec	d claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property. Current value of the portion you own?

Debtor 1	Tiesha Case 16-18881	Filed 06/08/116 Entered 06/08/116	6∕09⊌58: <u>08 Des</u>	c Main	
	First Name Middle Name	Document Page 12 of 78	5		
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Year:	Debtor 1 only			
	Approximate mileage:	= '			
	··· ———	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model:	one.	the amount of any secured claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
	No Yes				
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secured claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model:	one.	the amount of any secure		
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another		-	
		Check if this is community property (see instructions)			
		II of your entries from Part 2, including any entries f	914	1300.00	
,		-	······································		

Debtor 1 Tiesha Case 16-18881 First Name Doc 1
 Filed 06/08/16
 Entered 06/08/16/09:58:08
 Desc Main

 Document
 Page 13 of 78

Describe Your Personal and Household Items

Part 3:

Do you own or h	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods	s and furnishings	
	bliances, furniture, linens, china, kitchenware	
No		
Yes. Describe	used furniture`	\$400.00
	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
No		
✓ Yes. Describe	laptop	\$500.00
stamp, co	lue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
✓ No		
Yes. Describe		
	orts and hobbies notographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ks; carpentry tools; musical instruments	
✓ No		
Yes. Describe		
10. Firearms Examples: Pistols, rit	les, shotguns, ammunition, and related equipment	
✓ No		
Yes. Describe		
11. Clothes Examples: Everyday No	clothes, furs, leather coats, designer wear, shoes, accessories	
Yes. Describe	used clothing	\$325.00
12. Jewelry Examples: Everyday gold, silv	iewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	
☐ No		
Yes. Describe	costume jewelry	\$100.00
13. Non-farm anima Examples: Dogs, ca		
Yes. Describe		
14. Any other perso	nal and household items you did not already list, including any health aids you did not list	
✓ No		_
Yes. Describe		
	alue of all of your entries from Part 3, including any entries for pages you have attached	\$1325.00
ioi Fait 3. Write that	number here	

Debtor 1 Tiesha Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 (09:58:08 Desc Main

Documethit^{me} Page 14 of 78 **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Institution name: Yes 17.1. Checking account: bank of america \$200.00 17.2. Checking account: 17.3. Savings account: bank of america \$50.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes

% of ownership:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in

an LLC, partnership, and joint venture

Yes. Give specific information about

Name of entity

✓ No

them

Deb	tor 1 Tiesha Case 16 First Name	0-18881 DOC 1 FII(O O O O O O O O O O O O O O O O O O O	Eutered_optographed long	68: <u>08 Desc Main</u>
				Page 15 of 78	
20.		orate bonds and other negotial			
		nclude personal checks, cashiers' onto the control of the control			
	No	The are those years carrier transfer to	o domino and any digram,	g of donvoining allorn.	
	=				
	Yes. Give specific information about	Issuer name:			
	them	isodo: Harris			
21.					
		A, ERISA, Keogh, 401(k), 403(b),	thrift savings accoun	ts, or other pension or profit-sharing	j plans
	✓ No	Type of account:	Institution name:		
	Yes. List each account separately.		moulduoi mamo.		
	account separately.	401(k) or similar plan:			
		Pension plan:	-		
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Security deposits and p	orepayments			
		deposits you have made so that you			
	companies, or others	with landlords, prepaid rent, public	utilities (electric, gas,	water), telecommunications	
	□ No				
			Institution name:		
	✓ Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			\$750.00
		• •	security deposit		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	r a periodic payment of money to yo	ou, either for life or for	a number of years)	
	✓ No				
	Yes	Issuer name and description:			
	-				
		-			

Debte	or 1	Tiesha Ca First Name	ase 1	6-18881	Doc 1 Middle Name		06/98/16 :umethtme	Entered 06 Page 16 of		Desc Main
24.				ation IRA, in a), 529A(b), and				m, or under a qual	ified state tuition program.	
		No Yes	Instituti	on name and o	description. Sep	parately file	the records of a	ny interests.11 U.S.	C. § 521(c):	
25.	ехе	rcisable fo	or your		ts in property	(other tha	an anything lis	ted in line 1), and r	ights or powers	
26.	Еха	<i>mples:</i> Inter	rrights, rnet don				intellectual proyalties and licens	operty sing agreements		
27.	Еха		nchises ding per		eneral intangil e licenses, coo		ssociation holdin	gs, liquor licenses,	professional licenses	
Mon	еу (or prope	erty ov	ved to you	?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	✓	Yes. Give s about you a	specific i them, in		er				Federal: State: Local:	
	Exan	ily suppor nples: Past No		ump sum alimo	ony, spousal su	oport, child	support, mainte	nance, divorce settle	ement, property settlement	
	Ħ		pecific i	nformation					Alimony: Maintenance: Support: Divorce settlement Property settlemen	
	Exan	<i>nples:</i> Unpa	aid wage al Secui	-			•	pay, vacation pay, wo	orkers' compensation,	

Deb	tor 1	Tiesha Case 16 First Name	6-18881	Doc 1	Filed 06/08/116 Document	<u>Entered</u> 06/08/ 6 Page 17 of 78	1.6 (0.9),58: <u>08 D</u>	esc Main
31.		rests in insurance pappes: Health, disabi		rance; health		edit, homeowner's, or renter	r's insurance	
		No Yes. Name the insura of each policy and lis		-	Company name:		Beneficiary:	Surrender or refund value:
32.	If you prop		of a living trust		neone who has died eeds from a life insurance p	policy, or are currently entitle	d to receive	
33.					have filed a lawsuit or moce claims, or rights to sue	ade a demand for paymer	nt	
		No Yes. Describe						
34.		er contingent and o	unliquidated	claims of ev	ery nature, including cou	unterclaims of the debtor	and rights	
		No Yes. Describe						
35.	_	financial assets yo	u did not alre	ady list				
		Yes. Describe						
36.			-			es for pages you have att		\$1000.00
Part	5:	Describe Any B	usiness-R	elated Pro	perty You Own or Ha	ave an Interest In. Lis	st any real estate i	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	st in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acco	ounts receivable or	commissions	s you alread	/ earned			
		No Yes. Describe						
39.		ce equipment, furn			ndems printers copiers fa	k machines, rugs, telephone	es desks chairs electron	ic devices
		No	ioa computers	, Johann III	عوداني بالانداي صواحاي اظ	t maoi iinos, rugs, telephone	o, acono, orialio, electrori	o devices
		Yes. Describe						

Deb	tor 1 <u>TieshaCaSe 1</u>	<u>6-18881 D0C 1</u>	FIIEO Opposition	<u>Entered</u> @ba/U8/N	&o√U&9₩58: <u>U8</u>	<u>esc main</u>
40.	First Name Machinery, fixtures, eq	Middle Name uipment, supplies you u	Documetnt ^{me} I se in business, and tools of	Page 18 of 78 fyour trade		
	✓ No					
	Yes. Describe					
41.	Inventory					
	✓ No					
	Yes. Describe					
42.	Interests in partnershi	ips or joint ventures				
	✓ No		Name of outit "		0/ of our arabia.	
	Yes. Give specific information about them		Name of entity:		% of ownership:	_
13 (Customer lists mailing	lists, or other compilation	ne			
7J. (note, or other compliant	110			
	No Yes Do your lists in	clude personally identifiable	e information (as defined in 11	IISC 8 101(41A)\2		
	□ No	order personally identifiable	, information (as defined in 11	0.0.0.3 101(4179).		
	Yes. Descr	ribe				
	_					
44.	Any business-related p	property you did not alrea	dy list			
	✓ No					
	Yes. Give specific information					
	mornador					
	dd the dollar value of al art 5. Write that number		rt 5, including any entries fo	or pages you have attach	ed ▶	
Part		Farm- and Commerc	al Fishing-Related Pro	operty You Own or H	lave an Interest In	
46.	Do you own or have a	ny legal or equitable inte	rest in any farm- or comme	rcial fishing-related prop	erty?	
	✓ No. Go to Part 7.					Current value of the
	Yes. Go to line 47.					portion you own? Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, pour	ultry, farm-raised fish				
	✓ No					
	Yes. Describe					

Deb	tor 1	Tiesha Case 16 First Name	-18881	Doc 1 Middle Name	Filed 06/98/ Document		Entered 06/08/16/09:58: <u>08</u> Page 19 of 78	Desc	<u>Main</u>
48.	Cro	ps-either growing o	r harvested		Booamone	•	ago 10 0. 10		
	✓	No							
		Yes. Describe						_	
49.	Farr	n and fishing equip	ment, imple	ments, mach	inery, fixtures, and	tools o	f trade		
	✓	No							
		Yes. Describe							
50.	Farı	m and fishing suppli	ies, chemica	ls, and feed					
	✓	No							
		Yes. Describe							
51.	Any	farm- and commerc	cial fishing-re	elated proper	ty you did not alrea	dy list			
	✓	No							
		Yes. Describe						_	
FO A			- 6	f D	0 '				
			-				r pages you have attached		
Part						n Tha	t You Did Not List Above		
53.		ou have other property of the			iot already list?				
	✓	No							
		Yes. Give specific							
		information							
54 A	dd th	e dollar value of all	of vour entri	es from Part	7 Write that numbe	r here			
J-1. A	uu iii	e donar value of an	or your criur	es nom art	7. Write that number	, 11010		_	
Part	8:	List the Totals o	f Each Pa	rt of this F	orm				
55	Part 1	· Total real estate li	ne 2						
55.1	arti	. Total real estate, in	116 2						
56.	part 2	total vehicles, line	5		\$14	300.00			
57. P	Part 3:	: Total personal and	household	items, line 15	\$13	25.00			
58. P	art 4:	: Total financial asse	ets, line 36		\$10	00.00			
59. I	Part 5	: Total business-rel	ated propert	y, line 45					
60. I	Part 6	: Total farm- and fis	hing-related	l property, lin	e 52				
61. I	Part 7	: Total other proper	ty not listed	, line 54					
62.	Total	personal property. A	Add lines 56 th	nrough 61		625.00			+ \$16625.00
				-	\$10	020.00	Copy personal property to	otal >	- + ψ10023.00
									\$16625.00
63. T	otal o	of all property on Sc	hedule A/B.	Add line 55 +	line 62				

Fill	in this inform	Case 16-18881 ation to identify your case:	Doc 1 Filed 06/0	08/16 Entered 06/0	8/16 09:58:08	Desc Main
	otor 1	Tiesha	M. I. II. Al	Campbell		
	otor 2 ouse, if filing)	First Name First Name	Middle Name Middle Name	Last Name Last Name		
Uni	ted States Ba	nkruptcy Court for the: <u>N</u>	orthern D	istrict of Illinois (State)		
	se number nown)			(Glate)		
Of	ficial F	orm 106C				Check if this is a amended filing
Sc	hedule	C: The Prope	erty You Claim	as Exempt		12/1
For is to exe received	each item o state a s mpted up eive certa mption of perty is de t1: Ident Which set	n of property you claim pecific dollar amount to the amount of any in benefits, and tax-ex 100% of fair market we etermined to exceed to fify the Property You Conference of exemptions are you claim e claiming state and federal no	as exempt. Alternative applicable statutory exempt retirement functivalue under a law that hat amount, your exempt laim as Exempt eming? Check one only, ever onbankruptcy exemptions. 11	st specify the amount of ely, you may claim the fullimit. Some exemptionsds—may be unlimited in limits the exemption to mption would be limited in the full of the	ull fair market value —such as those fo dollar amount. Ho a particular dollar	r health aids, rights to wever, if you claim an amount and the value of the
2.		e claiming federal exemptions pperty you list on Schedule		mpt, fill in the information belo	ow.	
		ription of the property and lle A/B that lists this prope		Amount of the exemption yo Check only one box for each ex		cific laws that allow exemption
	Brief description:	costume jewelry	\$100.00	7		735 ILCS 5/12-1001(b)
	Line from Schedule A			\$100.00 100% of fair market value, u applicable statutory limit	up to any	
	Brief description:	used clothing	\$325.00	\$325.00		735 ILCS 5/12-1001(a)
	Line from Schedule A	/B:11		100% of fair market value, u applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and ev	•	? s filed on or after the date of adjus 1 215 days before you filed this c	,	

Debtor 1 Tiesha Case 16-18881 First Name Doc 1

Filed 06/08/16 Entered 06/08/16/09:58:08 Desc Main Document Page 21 of 78 Part 2: Additional Page

•	ion of the property and line A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from Schedule A/B:	used furniture`	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	bank of america	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	bank of america	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	laptop 07	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	security deposit	\$750.00	\$750.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

	Case 16-18881	Doc 1 Filed (06/08/16 Entered 06/08	/16 00·E0·00	Dogo Main	
Fill in this inforn	nation to identify your case:	DOC FIED	06/08/16 Filleten 06/08	/10 09.58.08	Desc Main	
Debtor 1	Tiesha		Campbell			
Debter 2	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the: N	lorthern	District of Illinois			
Case number (If known)			(State)			
Official I	Form 106D					eck if this is a
		rs Who Hav	ve Claims Secured	l by Prope		12/1:
			rried people are filing togethe			
	= -		he Additional Page, fill it out,	-		
form. On the	top of any additional	pages, write your	name and case number (if kn	own).		
1. Do any cr	editors have claims secured	d by your property?				
No. C	heck this box and submit this t	form to the court with you	r other schedules. You have nothing else	to report on this form.		
✓ Yes. F	Fill in all of the information belo	DW.				
Part 1: List	All Secured Claims					
2. List all sec	cured claims. If a creditor has	more than one secured	claim, list the creditor separately for each	Column A	Column B	Column C
	•	•	er creditors in Part 2. As much as	Amount of claim	Value of collateral	Unsecured
possible, li	st the claims in alphabetical or	rder according to the cre	ditor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
21 CAPITAL O	ONE AUTO FINAN			\$36,625.00	\$14,300.00	\$22,325.00
Creditor's N	lame	Describe the propert	y that secures the claim:	ψ30,023.00	Ψ14,300.00	φεε,σεσ.σσ
3901 DAL Number	LAS PKWY Street		er Coupe 2D SXT Value: \$14,300.00]		
		- —	e, the claim is: Check all that apply.			
PLANO	Texas 75093	Contingent				
City	State ZIP Code s the debt? Check one.	Unliquidated				
	r 1 only	Disputed				
	r 2 only	Nature of lien. Check	call that apply.			
	r 1 and Debtor 2 only	An agreement you car loan)	u made (such as mortgage or secured			
	st one of the debtors and	_ ′	ch as tax lien, mechanic's lien)			
anothe	ा c if this claim relates to a	Judgment lien fror	m a lawsuit			
comm	nunity debt	Other (including a	right to offset)			
Date debt	was incurred <u>10/1/2012</u>	Last 4 digits of acco	unt number1001	_		
	Add the dollar value of you		on this page. Write that number	\$36,625,00		

here:

		Case 16-18881	Doc 1 F	iled (06/08/16	Entered 0	<u>6/0</u> 8/16 09:	58:08	Desc	Main	
Fill	in this informa	ation to identify your case:				go _0					
Deb	otor 1	Tiesha	NA: alalla NIa		Campl		_				
Deb	otor 2	First Name	Middle Na	ame	Last N	ame					
(Spo	ouse, if filing)	First Name	Middle Na	ame	Last N	ame	-				
Unit	ted States Ba	nkruptcy Court for the:	Northern		District of Illi (S	nois itate)	-				
	se number nown)						_				
		orm 106E/F		_	_				Ched	ck if this is an	amended filing
<u>Sc</u>	chedu	le E/F: Cred	litors W	no t	Have U	nsecure	ed Claim	IS			12/15
oarty 106A are li the k	y to any exect N/B) and on Sisted in School Booxes on the	and accurate as possible cutory contracts or unexp Schedule G: Executory C edule D: Creditors Who I eleft. Attach the Continua II of Your PRIORITY	oired leases that of contracts and Und Hold Claims Secu ation Page to this	could re expired ired by s page.	sult in a claim. Leases (Officia Property. If mo	Also list execute Il Form 106G). Dore space is need	ory contracts on o not include any ded, copy the Pai	Schedule / creditor rt you ne	e <i>A/B: Prop</i> s with parti ed, fill it out	erty (Officia ally secured , number th	I Form claims that e entries in
1.	Do any cre	ditors have priority unse	cured claims aga	inst vou	ı?						
2.	Yes. List all of y identify what possible, list	o to Part 2. Tour priority unsecured clust type of claim it is. If a claim it the claims in alphabetical one than one creditor holds	n has both priority a order according to	and nong the cred	oriority amounts, ditor's name. If y	list that claim here ou have more tha	e and show both p	riority and	nonpriority a	amounts. As r	much as
	(For an exp	lanation of each type of clai	im, see the instruct	ions for	this form in the i	nstruction booklet	.)				
									Total claim	Priority amount	Nonpriority amount
2.1	Internal Rev	enue Service ditor's Name		— Las	st 4 digits of a	count number			\$2,500.00	\$2,500.00	\$0.00
		P.O. Box 7346		Wi	nen was the de	bt incurred?	n/a				
	Philadelphia City Who incur Debtor	State red the debt? Check one.	19101 Zip Code		Contingent Unliquidated Disputed	a file, the claim is	s: Check all that ap	oply.			
	Debtor :	2 only			Domestic supp	oort obligations					
	Debtor	1 and Debtor 2 only		✓	Taxes and cert	ain other debts yo	u owe the governm	nent			
	At least	one of the debtors and anot	ther			th or personal inju	ıry while you were				
	Is the claim	if this claim relates to a c subject to offset?	ommunity debt		intoxicated Other. Specify						
6 0	Yes	ant of Day							Φ0.074.04	ФО 074 O4	Ф0.00
2.2	Priority Cred	ditor's Name			_	count number	<u> </u>		<u>\$9,371.34</u>	<u>\$9,371.34</u>	\$0.00
	P.O. Box 643 Number	338 Street		Wi	nen was the de	bt incurred?	n/a				
		Guoot		As		ı file, the claim is	s: Check all that ap	oply.			
	Chicago	Illinois	60664	Щ	Contingent						
	City	State	Zip Code		Unliquidated						
	wno incur	red the debt? Check one. 1 only		Ш	Disputed						
	Debtor :	2 only		Тур		unsecured clai	m:				
	Debtor	1 and Debtor 2 only				oort obligations		1			
	At least	one of the debtors and anot	ther				u owe the governm	nent			
	Check	if this claim relates to a c	ommunity debt		intoxicated	ırı or personal inju	ıry while you were				
		subject to offset?			Other. Specify						
	✓ No										
	Yes										

Doc 1 Filed 06/08/46 Entered 06/08/16/09:58:08 Desc Main Tiesha Case 16-18881 Debtor 1 Page 24 of 78 Documethe Part Processing Process List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Capital One \$326.00 Last 4 digits of account number 5939 Nonpriority Creditor's Name Po Box 30281 When was the debt incurred? 3/1/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent Salt Lake Cty Utah 84130 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt CreditCard Is the claim subject to offset? Other. Specify **✓** No Yes 4.2 City of Chicago Parking \$4,413.66 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60602 Chicago Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify_ parking tickets **✓** No Yes 4.3 COMMONWEALTH FINANCIAL \$506.00 Last 4 digits of account number 70N1 Nonpriority Creditor's Name When was the debt incurred? 10/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only l√| Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Is the claim subject to offset? Other. Specify DATA Ⅵ No

Yes

Debtor 1 Tiesha Case 16-18881 Doc 1 First Name Middle Name Filed 06/08/46 Entered 06/08/46/09:58:08 Desc Main Documenter Page 25 of 78

Part 2: Your NONPRIORITY Unsecured Claims - Conti	nuation Page	
After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
CREDITONEBNK Nonpriority Creditor's Name PO BOX 98872 Number Street	Last 4 digits of account number 0700 When was the debt incurred? 2/1/2016 As of the date you file, the claim is: Check all that apply.	\$378.00
LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No □ Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard 	
A.5 DEPT OF ED/NAVIENT	Last 4 digits of account number	\$24,678.00
DEPT OF ED/NAVIENT	Last 4 digits of account number	\$15,072.00

Filed 06/08/16 Entered 06/08/16/09:58:08 Desc Main Documentum Page 26 of 78 Debtor 1 Tiesha Case 16-18881 First Name

Doc 1

rail	tour NONPRIORITY Unsecured Claims - Contin		
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	DEPT OF ED/NAVIENT Nonpriority Creditor's Name	Last 4 digits of account number 0217	\$10,688.00
	PO Box 9635	When was the debt incurred? 2/1/2009	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Million Bosson Bosson Lovin 40770	Contingent	
	Wilkes Barre Pennsylvania 18773 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	☐ Yes		
4.8	DEPT OF ED/NAVIENT		\$10.688.00
1.0	Nonpriority Creditor's Name	— Last 4 digits of account number0921	Ψ10,000.00
	PO Box 9635 Number Street	When was the debt incurred? 9/1/2009	
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre Pennsylvania 18773	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	Check if this claim relates to a community debt	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	▼ No		
	Yes		
4.9	DEPT OF ED/NAVIENT	— Loot 4 digits of account number 0505	\$3,422.00
	Nonpriority Creditor's Name PO Box 9635	Last 4 digits of account number 0526 When was the debt incurred? 5/1/2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre Pennsylvania 18773	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	<u> </u>	
	☐ Yes		

Debtor 1 Tiesha Case 16-18881 Doc 1 First Name Middle Name Filed 06/08/46 Entered 06/08/46/09:58:08 Desc Main Documenter Page 27 of 78

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim				
DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO Box 9635 Number Street	Last 4 digits of account number 0707 When was the debt incurred? 7/1/2011 As of the date you file, the claim is: Check all that apply.	\$3,046.00				
Wilkes Barre Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 					
A.11 DEPT OF ED/NAVIENT	Last 4 digits of account number	\$1,534.00				
A.12 DEPT OF ED/NAVIENT	Last 4 digits of account number	\$1,216.00				

Debtor 1 Tiesha Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16/09:58:08 Desc Main
First Name Middle Name Document Page 28 of 78

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.13	direct tv	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name P.O.Box 9001069	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
		Unliquidated	
	Louisville Kentucky 40290 City State Zip Code	- =	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify <u>cable</u>	
	Is the claim subject to offset?	_	
	✓ No		
	Yes Yes		
4.14	IL Dept of Human & Family Services Nonpriority Creditor's Name	Last 4 digits of account number	\$300.00
	509 S 6th St	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Springfield Illinois 62701	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify link	
	✓ No		
	Yes		
4.15	Illinois Tollway	Last 4 digits of account number	\$3,642.85
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove Illinois 60515	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify tollway tickets	
	No	- Johns, Johnson	
	☐ Yes		

Debtor 1 Tiesha Case 16-18881 Doc 1 Filed 06/08/66 Entered 06/08/66/09:58:08 Desc Main First Name Documer' Page 29 of 78

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entrie	es on this page, num	ber them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.16	M.C.O.A.			Last 4 digits of account number	\$1,562.50
	Nonpriority Creditor's N Village of Orland Park N Ridge Road	lame Municipal Collections o	of America 3348	When was the debt incurred?	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	Lansing	Illinois	60438	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the del Debtor 1 only	bt? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debto	or 2 only		Obligations arising out of a separation agreement or divorce that	
	At least one of the d	,		you did not report as priority claims	
	=		mity dobt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to	n relates to a commu	inity debt	✓ Other. Specify unsecured debt	
	No No	o onset:			
	Yes				
4.17					¢4 040 00
4.17	Nonpriority Creditor's N			Last 4 digits of account number	\$1,248.00
		Box 740023 reet		When was the debt incurred?n/a	
	Number 30	1661		As of the date you file, the claim is: Check all that apply.	
				Contingent	
	Cincinnati	Ohio	45274	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the del Debtor 1 only	bt? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor	or 2 only		Obligations arising out of a separation agreement or divorce that	
	At least one of the	•		you did not report as priority claims	
	=			Debts to pension or profit-sharing plans, and other similar debts	
		n relates to a commu	inity debt	✓ Other. Specify unecured loan	
	Is the claim subject to	o onset?			
	Yes				
4.40					• • • • • • • • • • • • • • • • • • • •
4.18	Navient Nonpriority Creditor's N	lame		Last 4 digits of account number1218	\$14,358.00
	1002 ARTHUR DR			When was the debt incurred? 9/1/2007	
	Number Street			As of the date you file, the claim is: Check all that apply.	
	12/21211/21/22		20111	Contingent	
	LYNN HAVEN City	Florida State	32444 Zip Code	Unliquidated	
	Who incurred the del		—,	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			✓ Student loans	
	Debtor 1 and Debto			Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another			you did not report as priority claims	
	Check if this clain	n relates to a commu	ınity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to	o offset?		Other. Specify	
	✓ No				
	l Yes				

Debtor 1 Tiesha Case 16-18881 Doc 1 Filed 06/08/166 Entered 06/08/16/09:58:08 Desc Main First Name Document Page Page 30 of 78

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
Navient Nonpriority Creditor's Name 1002 ARTHUR DR Number Street	Last 4 digits of account number	\$14,193.00
Navient Nonpriority Creditor's Name 1002 ARTHUR DR Number Street	Last 4 digits of account number 1218 When was the debt incurred? 10/1/2006 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$13,925.00
Navient Nonpriority Creditor's Name 1002 ARTHUR DR Number Street	Last 4 digits of account number	\$10,318.00

Tiesha Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main
First Name Middle Name Document Page 31 of 78

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries o	n this page, number them beginni	ng with 4.5, followed by 4.6, and so forth.	Total claim
Navient Nonpriority Creditor's Nam 1002 ARTHUR DR	е	Last 4 digits of account number 1218 When was the debt incurred? 10/1/2006	\$10,318.00
Number Street LYNN HAVEN	Florida 32444	As of the date you file, the claim is: Check all that apply. Contingent	
City Who incurred the debt? Debtor 1 only	State Zip Code	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 At least one of the debtor	·	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
☐ Check if this claim re Is the claim subject to of ☑ No ☐ Yes	lates to a community debt fset?	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
Navient	е	Last 4 digits of account number 1218 When was the debt incurred? 1/1/2003 As of the date you file, the claim is: Check all that apply.	\$9,553.00
Is the claim subject to of No Yes	only ors and another lates to a community debt	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 	
A.24 Navient Nonpriority Creditor's Nam 1002 ARTHUR DR Number Street	е	Last 4 digits of account number 1218 When was the debt incurred? 11/1/2004 As of the date you file, the claim is: Check all that apply.	\$9,157.00
LYNN HAVEN City Who incurred the debt? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debte Check if this claim re Is the claim subject to of	only ors and another lates to a community debt	Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

Debtor 1 Tiesha Case 16-18881 First Name Doc 1 Filed 06/08/46 Entered 06/08/46/09:58:08 Desc Main Documenter Page 32 of 78

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any	entries on this page, number them beg	inning with 4.5, followed by 4.6, and so forth.	Total claim
Debtor 1 only Debtor 2 only Debtor 1 and At least one c	Florida 32444 State Zip Code ne debt? Check one. Debtor 2 only f the debtors and another c claim relates to a community debt	Last 4 digits of account number	\$8,570.00
Debtor 1 only Debtor 2 only Debtor 1 and At least one c	Florida 32444 State Zip Code ne debt? Check one. Debtor 2 only of the debtors and another colaim relates to a community debt	Last 4 digits of account number	\$6,144.00
Debtor 1 only Debtor 2 only Debtor 1 and At least one c	Florida 32444 State Zip Code ne debt? Check one. Debtor 2 only of the debtors and another calcium relates to a community debt	Last 4 digits of account number	\$4,649.00

Tiesha Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main
First Name Middle Name Document Page 33 of 78

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
Navient Nonpriority Creditor's Name 1002 ARTHUR DR	Last 4 digits of account number 1218 When was the debt incurred? 5/1/2002	\$3,209.00
Number Street	As of the date you file, the claim is: Check all that apply.	
LYNN HAVEN Florida 32444 City State Zip Code Who incurred the debt? Check one.	Contingent Unliquidated Disputed	
☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
Navient Nonpriority Creditor's Name 1002 ARTHUR DR Number Street	Last 4 digits of account number 1218 When was the debt incurred? 10/1/2001 As of the date you file, the claim is: Check all that apply.	\$2,930.00
LYNN HAVEN Florida 32444 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 	
Navient Nonpriority Creditor's Name 1002 ARTHUR DR Number Street	Last 4 digits of account number 1202 When was the debt incurred? 1/1/2001 As of the date you file, the claim is: Check all that apply.	\$1,060.00
LYNN HAVEN Florida 32444 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

TieshaCase 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main
First Name Docume Page 34 of 78

Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.31	Navient Nonpriority Creditor's Name 1002 ARTHUR DR	Last 4 digits of account number 1202 When was the debt incurred? 1/1/2001	\$1,060.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	LYNN HAVEN Florida 32444 City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.32	Navient Nonpriority Creditor's Name	Last 4 digits of account number1218	\$952.00
	1002 ARTHUR DR Number Street	When was the debt incurred? 6/1/2006	
		As of the date you file, the claim is: Check all that apply. Contingent	
	LYNN HAVEN Florida 32444 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Unliquidated	
	Is the claim subject to offset? No Yes	Other. Specify	
4.33	Nicor Gas Nonpriority Creditor's Name	Last 4 digits of account number	\$600.00
	90 N. Finley Road Number Street	As of the date you file, the claim is: Check all that apply.	
	Glen Ellyn Illinois 60137 City State Zip Code Who incurred the debt? Check one.	Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify gas bill	
	Yes		

Debtor 1 Tiesha Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 (09:58:08 Desc Main

First Name Docume 11 Page 35 of 78

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 Quantum3 Group LLC \$932.73 Last 4 digits of account number Nonpriority Creditor's Name PO Box 788 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Kirkland Washington 98083 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{V}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts collecting for sadino funding Ilc Is the claim subject to offset? **✓** No

Yes

Filed 06/08/16 Entered 06/08/16/09:58:08 Desc Main Document Page 36 of 78 Debtor 1 Tiesha Case 16-18881 First Name Doc 1

 	~	 A 1 1 1 1 1	A 1 4	 	` '	
		Notified				

agency here. Sim do not have add	ilarly, if you have mo itional persons to b	ore than one creditor	you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If yo bts in Parts 1 or 2, do not fill out or submit this page.			
HARRIS & HARF	RIS LTD		On which entry in Part 1 or Part 2 did you list the original creditor?			
Name 111 W JACKSON	I BLVD S-400		Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured C			
Number Stree	et		Part 2: Creditors with Nonpriority Unsecured Claims			
CHICAGO	Illinois	60604	Last 4 digits of account number			
City	State	Zip Code				
Village of Lansing	g					
Name			On which entry in Part 1 or Part 2 did you list the original creditor?			
3141 Ridge Road	i		Line 4.16 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Stree	et		Part 2: Creditors with Nonpriority Unsecured Claims			
Lansing	Illinois	60438	Last 4 digits of account number			
City	State	Zip Code				

Doc 1 Debtor 1

Page 37 of 78

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$11,871.34 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$11,871.34 **Total claims** \$180,740.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here. \$194,649.74 6j. Total. Add lines 6f through 6i. 6j.

	Case 16-1888	1 Doc 1 Filed (06/08/16 Ent	tered 06/08/16 09:58:08	Desc Main
Fill in this inform	nation to identify your case			0/10 09.50.00	Desc Main
Debtor 1	Tiesha		Campbell		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)	-				
Official I	Form 106G				Check if this is a amended filing
Schedul	e G: Execut	ory Contracts	and Unexp	oired Leases	12/1:
	d, copy the additional p			th are equally responsible for supply to this page. On the top of any additi	
1. Do you h	ave any executory	contracts or unexpire	d leases?		
No. Che	eck this box and file this fo	rm with the court with your oth	er schedules. You have	e nothing else to report on this form.	
✓ Yes. Fill	in all of the information be	elow even if the contracts or le	eases are listed on Sch	nedule A/B: Property (Official Form 106A	VB).
				Then state what each contract or lemore examples of executory contracts are	
Person	or company with whor	m you have the contract or	lease	State what the contrac	et or lease is for
2.1 White, Lo	ori			Other, Other,	
20132 Ca Number	atalpa Ave Street			1 year residential lease	

Illinois State

60411 Zip Code

Chicago Heights City

		Case 16-1888	1 Doc 1 Filed 0	6/08/16 Entered	06/08/16 09:58:08	Desc Main
Fill	in this inform	ation to identify your case		J	0, 20 00,00,00	2 000
De	btor 1	Tiesha		Campbell		
D-	ht 0	First Name	Middle Name	Last Name		
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	se number (nown)			(State)	_	
	<u> </u>					Check if this is a
\bigcirc 1	fficial F	Form 106H				amended filing
		e H: Your Co	odehtors			12/1:
				vou mou hove. De se semple	to and accurate as possible.	f two married people are filing
in th	•			•		e, fill it out, and number the entries ase number (if known). Answer
1.	Do you have No Yes	e any codebtors? (If yo	ou are filing a joint case, do no	list either spouse as a codebto	or.)	
2.	Louisiana, N		ived in a community proper erto Rico, Texas, Washington,	- '	unity property states and territor	ies include Arizona, California, Idaho,
	Yes. D	id your spouse, former sp	oouse, or legal equivalent live	vith you at the time?		
	☐ Y		tate or territory did you live? _	Fill in the	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equival	ent	-	
		Number Street			-	
		City	State	Zip Code	-	
3.	as a codeb	tor only if that person is	s a guarantor or cosigner. I	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in	this information to identify	/ volit case.	V00/40 -		8/16 09	:58:08	Desc	Main	
	this information to identify	Docum	пспс га	ig e 40 o i	70				
Debtor '			Campbell		_				
	First Name	Middle Name	Last Name)		Check if this	s is:		
Debtor 2		5 C 1 H 5 L			_	_	nded filing		
Spouse	e, if filing) First Name	Middle Name	Last Name	9		=	Ü		
United S	States Bankruptcy Court for the:	Northern	District of Illinois		-		ement shov es as of the		t-petition chapter 13 g date:
Case nu (If known			(-1	,	-	MM / D	D/YYYY	_	
Offic	ial Form 106I								
Sche	edule I: Your Inc	ome							12/15
	Describe Employme	se number (if known). Ar		question.			_		
	Fill in your employment information.		Debtor 1			Debtor 2	<u>!</u>		
		Employment status	✓ Employed			Emplo	yed		
	If you have more than one job,		Not Employ	/ed		Not Er	nployed		
	attach a separate page with information about additional	Occupation	Collections						
	employers.	Employer's name	Municipal Colle	ections of Am	erica-				
	Include part time, seasonal, or	Employer's address	3348 Ridge Ro	ad					
	self-employed work.		Number Street			Number Str	∍et		
	Occupation may include student								
	or homemaker, if it applies.		Lansing	Illinois	60438				
			City	State	Zip Code	City		State	Zip Code
		How long employed there?	1 year 1 month		·			_	
Part 2	2: Give Details About I	Monthly Income						-	
	ate monthly income as of the operated.	date you file this form. If you ha	ave nothing to rep	oort for any line	e, write \$0 in the s	pace. Includ	e your non-	filing spc	ouse unless you
If you c		ore than one employer, combine th	e information for	all employers	for that person on	the lines be	low. If you r	need mor	e space, attach
а осра	ido dilotto tilo lotti.			For	Debtor 1	For Debt	or 2 or g spouse		
		ry, and commissions (before all lculate what the monthly wage wo		2.	\$2,070.12			_	
	stimate and list monthly overt	· -		3.	+ \$0.00				

4. Calculate gross income. Add line 2 + line 3.

\$2,070.12

Doc 1 Filed 06/98/16 <u>Entered</u> ଉପ୍ଲେମ୍ବର୍ଣ୍ଣ <u>ନ୍ୟାନ୍ତ</u> <u>Sesc Main</u> Tiesha Case 16-18881 Middle Name Documentame Page 41 of 78 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$2,070.12 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$329.33 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$329.33 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,740.79 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,740.79 \$1,740.79 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,740.79 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-18	881 Doc 1	Filed 06	/08/16	Entered 06/08	3/16 09:58:08	Desc Ma	ain
Fill in this inform	ation to identify your	case:			Ü			
Debtor 1	Tiesha			Campbe	ell			
	First Name	Middle	e Name	Last Na	me	Object Value		
Debtor 2 (Spouse, if filing) First Name	Middle	e Name	Last Na	me	Check if this is:		
						An amended filir	· ·	
United States B	ankruptcy Court for th	ne: <u>Northern</u>		District of Illin	ois ate)	A supplement sl expenses as of	•	•
Case number (If known)				(0				
(II KIIOWII)						MM / DD / YYY	Y	
Official F	Form 106	<u>J</u>						
Schedul	e J: Your	Expenses						12/1
nformation. If n		ed, attach another s				sponsible for supplying ages, write your nam		umber
1. Is this a join								
✓ No. Go	to line 2							
☐ Yes. Do	es Debtor 2 live in	a separate househo	ld?					
	7 No	ш оорш шо пошоспо						
	-	of the Official Factor 40	2010 5		He salada Dalam	•		
			l6J-2, Expense	es for Separate	Household of Debtor	2.		
Do you have Do not list De	-	☑ No ☑ Yes. Fill out this info	armation for	D	la	Damen dende	D I	and and Pass
Debtor 2.	solor rand	each dependent	Jimadonioi	Dependent Debtor 1 o	's relationship to r Debtor 2	Dependent's age	vith you?	endent live
				Child		13 years	No.	
							✓ Yes.	
3. Do your exp		7 No						
than	people other	-						
yourself and dependents	-	Yes						
Part 2: Estin	nate Your Ongo	ing Monthly Exp	enses					
-	f a date after the ba		-	_		ment in a Chapter 13 open at the top of the fo		
•	•	on-cash government ed it on <i>Schedule I:</i> `		•				Your expenses
	or home ownership the ground or lot. 4.	expenses for your re	esidence. Incl	ude first mortga	age payments and		4.	\$750.00
If not inclu	ided in line 4:							
4a. Real es	tate taxes						4a	\$0.00
4b. Propert	y, homeowner's, or re	enter's insurance					4b.	\$0.00
4c. Home n	naintenance, repair, a	nd upkeep expenses					4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Tiesha Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main

Document Page 43 of 78 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$35.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$175.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$15.00 9. 10. Personal care products and services \$13.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$30.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$57.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d

\$0.00

20e

20e. Homeowner's association or condominium dues

Debtor 1	Tiesha Case 16-18881	Doc 1	Filed 06/08/116	Entered 06/08/16 09:58:08	Desc Main	
	First Name	Middle Name	Documetnt entre	Page 44 of 78		
21.Other	. Specify:				21	\$0.00
22. Calc u	late your monthly expenses.					\$1,075.00
22a. A	dd lines 4 through 21.				_	\$0.00
22b. C	Copy line 22 (monthly expenses for	Debtor 2), if ar	y, from Official Form 106J	-2	_	\$1,075.00
22c. A	dd line 22a and 22b. The result is	your monthly ex	rpenses.		22.	. ,
23.Calcu	late your monthly net income.					
23a. C	Copy line 12 (your combined month	nly income) fron	n Schedule I.		23a	\$1,740.79
23b. C	copy your monthly expenses from li	ne 22 above.			23b	\$1,075.00
	ubtract your monthly expenses from		income.			\$665.79
-	The result is your monthly net inco	me.			23c	
24. Do yo	ou expect an increase or decrea	se in your ext	enses within the year af	ter you file this form?		
•	•		·	·		
	example, do you expect to finish pa gage payment to increase or decre					
	No			, 00		
_						
Π,	⁄es					1
	Explain here:					

	Case 16-1888	1 Doc 1 Filed 06	:/09/16 Ento	red 06/08/16 09:58:08	Doco Main
Fill in this infor	mation to identify your case		0/U6/16 FIIIE	120 00/00/10 09.50.00	Desc Main
Debtor 1	Tiesha		Campbell		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filin	g) First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106De	С			Check if this is a amended filing
Declara	tion About aı	_ n Individual Del	otor's Sche	dules	12/1:
If two married	people are filing togethe	r, both are equally responsib	le for supplying corre	ect information.	
Part 1: Sign Did you p	n Below	one who is NOT an attorney t	to help you fill out ba	nkruptcy forms?	
Yes.	Name of person		_ Attach Bankrup Signature (Offic	tcy Petition Preparer's Notice, Declar ial Form 119).	ation, and
	enalty of perjury, I declare are true and correct.	that I have read the summar	y and schedules filed	l with this declaration and	
🗶 /s/ Tiesh	a Campbell		x		
Signature	of Debtor 1		Sign	ature of Debtor 2	_
Date <u>6/8/</u>	2016 I/DD/YYYY		Date	MM/DD/YYYY	

Fill	in this inforr	Case 16-188		Filed 06/08/16	Entered 06/0	8/16 09:58:08	Desc Main
	otor 1	Tiesha		Campbe			
Del	otor 2	First Name	Middle	Name Last Nai	me		
(Sp	ouse, if filing	g) First Name	Middle	Name Last Na	me		
Uni	ted States E	Bankruptcy Court for the	Northern	District of Illin	ois ate)		
	se number nown)			(
<u> </u>		Form 107				1	Check if this is a amended filing
St	ateme	nt of Finan	cial Affairs	for Individua	ıls Filing f	or Bankrup	tcy 12/1
spac	e is neede	d, attach a separate s	heet to this form. Or		l pages, write your		lying correct information. If more oer (if known). Answer every question
1.	What is	your current marital	status?				
		rried t married					
2.	During t	the last 3 years, have	you lived anywhere	other than where you live	now?		
	✓ No Yes	s. List all of the places yo	ou lived in the last 3 ye	ars. Do not include where yo	ou live now.		
	Del	otor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as De	ebtor 1	Same as Debtor 1
	Nur	nber Street		From	Number Street		From
				To			To
	City	State	Zip Code	_	City	State Zip	Code
					Same as De	ebtor 1	Same as Debtor 1
	Nur	nber Street		From	Number Street		From
				To			To
	City	State	Zip Code	_	City	State Zip	 Code
3.	territories i	nclude Arizona, Califori	nia, Idaho, Louisiana,	use or legal equivalent in Nevada, New Mexico, Puer btors (Official Form 106H).			? (Community property states and .)

Filed 06/08/416 Entered 06/08/16 (09:58:08 Desc Main Debtor 1 Tiesha Case 16-18881 First Name Doc 1

Document Page 47 of 78

Part 2: Explain the Sources of Your Income

4.	Fill in the total amount of income you received for	any income from employment or from operating a business during this year or the two previous calendar years? mount of income you received from all jobs and all businesses, including part-time are filing a joint case and you have income that you receive together, list it only once under Debtor 1. the details.									
		Debtor 1		Debtor 2							
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)						
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$9600.00	Wages, commissions, bonuses, tips Operating a business							
	For last calendar year: (January 1 to December 31, 2015) YYYYY	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$23000.00	Wages, commissions, bonuses, tips Operating a business							
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$30000.00	Wages, commissions, bonuses, tips Operating a business							
5.	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; interest and you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.							
		Debtor 1		Debtor 2							
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)						
	From January 1 of current year until the date you filed for bankruptcy:										
	For last calendar year: (January 1 to December 31,	link unemployment	\$1,800.00 \$5,700.00								
	For the calendar year before that: (January 1 to December 31,										

Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main

Debtor 1 Tiesha Case 16-18881 First Name Doc 1 Document Page 48 of 78 Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are eith	er Debtor 1's o	r Debtor 2's d	ebts primarily con	sumer debts?						
No.			r 2 has primarily c ehold purpose."	onsumer debts. Consu	umer debts are defined in 11	U.S.C. § 101(8) as "incurre	ed by an individual primarily			
	During the 90 o	days before you	ı filed for bankruptcy,	did you pay any creditor a total of \$6,425* or more?						
	No. Go to	line 7.								
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.									
	* Subject to ad	justment on 4/0	1/19 and every 3 year	ars after that for cases file	ed on or after the date of adj	ustment.				
✓ Yes.	Debtor 1 or D	ebtor 2 or bot	th have primarily o	onsumer debts.						
	During the 90 o	days before you	ı filed for bankruptcy,	did you pay any creditor	a total of \$600 or more?					
	✓ No. Go to	line 7.								
	that	creditor. Do no	ot include payments		e and the total amount you p ligations, such as child supp nkruptcy case.					
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for			
Cre	editor's Name				-	-	Mortgage			
Nu	ımber Street						Car Credit card			
	- Otroct						Loan repayment			
							Suppliers or			
Cit	У	State	Zip Code				vendors Other			
	editor's Name					-	Mortgage			
Cre	editor's Name						Car			
Nu	ımber Street						Credit card			
							Loan repayment Suppliers or			
Cit	у	State	Zip Code				vendors			
							Other			
Cre	editor's Name				-	-	Mortgage			
Nu	ımber Street						Car Credit card			
							Loan repayment			
							Suppliers or			
Cit	У	State	Zip Code				vendors			

Doc 1 Filed 06/08/116 Entered 06/08/116/09:58:08 Desc Main Debtor 1 Document Page 49 of 78 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Tiesha Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 (09:58:08 Desc Main

Page 50 of 78 Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City Zip Code State Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. City State Zip Code Date Value of the Describe the property property

Creditor's Name

Street

State

Zip Code

Number

City

Explain what happened

Property was repossessed. Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Deb	tor 1	Tiesha Case 16-1888 First Name		<u>d 06/08/16 Entered</u> 06/08/16 /08 ocument Page 51 of 78	9;58: <u>08 Desc</u>	Main
11.		nin 90 days before you filed ounts or refuse to make a p	d for bankruptcy, did any	creditor, including a bank or financial institution	, set off any amounts fr	om your
	靣	Yes. Fill in the details.				
	_			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account number: XXXX-		
		City State	Zip Code			
12.		in 1 year before you filed fiver, a custodian, or anothe		f your property in the possession of an assignee	for the benefit of credi	tors, a court-appointed
	_	No	er oniciai?			
		Yes				
Part	:5:	_ist Certain Gifts and	I Contributions			
13.						
13	140	L'a Carrer la Carrer (Cla	I Combon and months of Palacases	and the second s		
			ed for bankruptcy, did you	give any gifts with a total value of more than \$60	00 per person?	
10.	Wit	No		give any gifts with a total value of more than \$60	00 per person?	
.0.			ach gift.	give any gifts with a total value of more than \$60 Describe the gifts	Dates you gave the gifts	Value
10.		No Yes. Fill in the details for ea Gifts with a total value of	ach gift.		Dates you	Value
10.		No Yes. Fill in the details for ea Gifts with a total value of	ach gift. more than \$600		Dates you	Value
		No Yes. Fill in the details for ea Gifts with a total value of per person	ach gift. more than \$600		Dates you	Value
		No Yes. Fill in the details for ea Gifts with a total value of per person	ach gift. more than \$600		Dates you	Value
		No Yes. Fill in the details for ear Gifts with a total value of per person Person to Whom You Gave to Number Street City State	ach gift. more than \$600 the Gift Zip Code		Dates you	Value
		No Yes. Fill in the details for ea Gifts with a total value of per person Person to Whom You Gave to Number Street	ach gift. more than \$600 the Gift Zip Code		Dates you	Value
		No Yes. Fill in the details for ear Gifts with a total value of per person Person to Whom You Gave to Number Street City State	ach gift. more than \$600 the Gift Zip Code		Dates you	Value
		No Yes. Fill in the details for ear Gifts with a total value of per person Person to Whom You Gave to Number Street City State Person's relationship to you	ach gift. more than \$600 the Gift Zip Code		Dates you	Value
		No Yes. Fill in the details for ear Gifts with a total value of per person Person to Whom You Gave to Number Street City State Person's relationship to you	ach gift. more than \$600 the Gift Zip Code		Dates you	Value
		No Yes. Fill in the details for ea Gifts with a total value of per person Person to Whom You Gave to Number Street City State Person's relationship to you Person to Whom You Gave to	zip Code		Dates you	Value
		No Yes. Fill in the details for ea Gifts with a total value of per person Person to Whom You Gave to Number Street City State Person's relationship to you Person to Whom You Gave to Number Street	zip Code Zip Code		Dates you	Value

		First Name	Milddle Name D	ocument Page 52 of 78		
14.	With	nin 2 years before you file		give any gifts or contributions with a total value of mor	e than \$600 to an	ny charity?
	✓	No Yes. Fill in the details for e	each gift or contribution.			
	_	Gifts with a total value of per person	-	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name		_		
				-		
		Number Street				
Dont	. C. I	City State	e Zip Code			
Part 15.		List Certain Losses	I for bankruptcy or since y	you filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	gam	bling?		,	, . , . ,	, .
		No Yes. Fill in the details.				
		Describe the property ye how the loss occurred	ou lost and	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
				insurance claims on line 33 of Schedule A/B: Property.	1	
Part	-7. I	List Certain Payment	te or Transfore			
16.				or anyone else acting on your behalf pay or transfer any p	property to anyor	ne vou consulted about
	seek	ing bankruptcy or prepar	ring a bankruptcy petition			,
		No Yes. Fill in the details.				
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 350.00	5/13/2016	\$350.00
		20 South Clark Street 28th Number Street	n Floor	-		
		Chicago Illino		- -		
		City State Email or website address	e Zip Code	_		
		Person Who Made the Pay	yment, if Not You	_		
		Person Who Was Paid	•	-	1	
		Number Street		_		
				-		
		City State	e Zip Code	-		
		Email or website address		_		
		Person Who Made the Pay	yment, if Not You			

Debtor 1 Tiesha Case 16-18881 Doc 1 Filed 06/08/146 Entered 06/08/146/09:58:08 Desc Main

Deb	tor 1	Tiesha Case 16-18881 First Name		<u>d 06/08/116</u> cum ^{eth} t ^{me}	Entered 06/08 Page 53 of 78	/16 / 09 i 5 8:	08 Desc	<u>Main</u>	
17.	you	nin 1 year before you filed for ba deal with your creditors or to ma ot include any payment or transfer	ake payments to you	creditors?	ng on your behalf pay o	r transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for be nary course of your business or ide both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	financial affairs? sfers made as security					-	
				Description and property transfe			property or paymets paid in exchange		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for see are often called asset-protection		ransfer any prop	perty to a self-settled tru	st or similar de	vice of which yo	u are a b	peneficiary?
		No Yes. Fill in the details.							
	Ц	res. I ill ill the details.		Description an	d value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 Tiesha Case 16-18881 First Name Filed 06/08/416 Entered 06/08/16/09:58:08 Desc Main Doc 1

Documetht end

Page 54 of 78

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tra	nin 1 year before you filed for ba ansferred? de checking, savings, money mark peratives, associations, and other fi	et, or other financial							
		No Yes. Fill in the details.								
		ies. i iii iii tie tetaiis.		Last 4 numb	l digits of account er		Type of a	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		- XXXX	-		Chec	cking ngs		
		Number Street		-		[[ey market ærage er		
		City State	Zip Code	-						
		Person Who Was Paid		- XXXX	-		Chec	cking ngs		
		Number Street		-			Brok	ey market erage		
						L	Othe	er		
		City State	Zip Code	-						
	✓	ables? No Yes. Fill in the details.	w	/ho else	had access to it?			Describe the contents	3	Do you still have it?
		Name of Financial Institution	Na Na	ame						☐ No
		Number Street	Nu	umber	Street					Yes
		-	Ci	tv	State	Zip Coo	de.			
		City State	Zip Code	-,		_p				
22.	Have	e you stored property in a stora	ge unit or place oth	er than	your home within	1 year be	efore yo	ou filed for bankruptcy	?	
		No Yes. Fill in the details.								
			w	ho else	had access to it?			Describe the contents	S	Do you still have it?
		Name of Storage Facility	Na	ame						☐ No ☐ Yes
		Number Street	Nu	umber	Street					
		-	Ci	ty	State	Zip Cod	de			
		City State	Zip Code							

Deb	tor 1	First Name Middle Name	Filed 06¢ Docum	ënt™ Pa(ntered 06/0 ge 55 of 78	18√1.6 /0.9	<u>n</u>
Part	9:	Identify Property You Hold or Contro	I for Some	one Else			
23.	Doy	ou hold or control any property that someone	e else owns?	Include any pro	perty you borro	owed from, are storing for, or hold in tru	ust for someone.
	<u> </u>	No					
	Ш	Yes. Fill in the details.	Where is t	he property?		Describe the contents	Value
			Where is t	ne property:		bescribe the contents	Value
		Owner's Name	Number St	reet		_	
		Number Street				-	
						_	
			City	State	Zip Code		
		City State Zip Code	_				
Par	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
		nvironmental law means any federal, state, or local	l statute or reg	ulation concernin	a pollution, conta	mination, releases of	
	ha	azardous or toxic substances, wastes, or material in	nto the air, land	d, soil, surface wa	ater, groundwater		
		cluding statutes or regulations controlling the clear					
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispos	,	nvironmental law,	whether you now	own, operate, or utilize it	
		azardous material means anything an environment		as a hazardous w	raste hazardous s	substance	
		xic substance, hazardous material, pollutant, conta			acio, riazaracio	ouscul los,	
Rep	oort al	I notices, releases, and proceedings that you know	about, regardl	ess of when they	occurred.		
24.	Has	any governmental unit notified you that you r	nay be liable	or potentially lia	able under or in	violation of an environmental law?	
		No					
	Ц	Yes. Fill in the details.	Governme	ntal unit		Environmental law, if you know it	Date of notice
			Governme	intai uiiit		Environmentariaw, ii you know it	Date of Hotice
		Name of site	Governmen	tal unit		-	
		Number Street	Number St	reet		_	
			_, ,			_	
			City	State	Zip Code		
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of haza	ırdous material	?		
	_				•		
	H	No Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
			_			_	
		Name of site	Governmen	tal unit			
		Number Street	Number St	reet		-	
			Cit	04-4	Zin Oz II	_	
			City	State	Zip Code		
		City State Zip Code	_				

Debtor		Tiesha Case 16-188 First Name	881 Doc 1 F Middle Name	iled 06/08/116 Document	Entered 06/08 Page 56 of 78	1/16 (09;58: <u>08</u>	Desc Main
26. H	ave	you been a party in any	judicial or administrat	ive proceeding under	any environmental law	? Include settlements	and orders.
<u> </u>	=	No					
L] Y	es. Fill in the details.		Court or agency		Nature of the case	Status of the
		Coop title		,			case
		Case title		Court Name			Pending
							On appeal
	(Case number		Number Street			Concluded
				City Stat	ze Zip Code		
Part 11	: (Give Details About Y	our Business or (Connections to A	ny Business		
27. W	/ithi	n 4 years before you filed	d for bankruptcy, did y	ou own a business o	r have any of the follow	ing connections to an	y business?
	Г	A sole proprietor or sel	f-employed in a trade, p	rofession, or other activ	rity, either full-time or part-	-time	
	Ī		liability company (LLC)	or limited liability partne	rship (LLP)		
	ŀ	A partner in a partners An officer, director, or r	hip nanaging executive of a	corporation			
	Ė		% of the voting or equity		on		
V	<u> </u>	No. None of the above appli	es. Go to Part 12.				
] Y	es. Check all that apply abo	ove and fill in the details				
				Describe the na	ature of the business		entification number Do not all Security number or ITIN.
	i	Business Name				EIN:	
						Data di kacalia	
		Number Street		Name of accou	ntant or bookkeeper	Dates busine	existed
		City State	e Zip Code			From	To
				Describe the na	ature of the business		entification number Do not al Security number or ITIN.
		Duoiseas Nama				EIN:	
		Business Name					
	İ	Number Street		Name of accou	ntant or bookkeeper	Dates busine	ess existed
	i	City State	e Zip Code			From	То
				Describe the na	ature of the business	Employer Ide	entification number Do not
						include Socia	al Security number or ITIN.
	İ	Business Name				EIN:	
	į	Number Street				Dates busine	ess existed
				Name of accou	ntant or bookkeeper	_	T.
	(City State	e Zip Code			From	То

Debtor 1	Tiesha Case 1	<u> 18881</u>	Doc 1	Filed 06		<u>ntered</u>	5 8: <u>08 </u>	Desc Mai	<u>n</u>
	First Name		Middle Name	Docume	^a nt™ Paç	je 57 of 78			
	hin 2 years before ditors, or other pa	•	oankruptcy, d	id you give a fin	ancial stateme	ent to anyone about your bus	siness? Incl	ude all financia	al institutions,
<u> </u>	No Yes. Fill in the deta	ails bolow							
Ц	res. Fill III the deta	alis below.		Date i	ssued				
	Name			MM/DE	D/YYYY	_			
	Number Street	t							
	City	State	Zip Coo	<u></u>					
	•	Otato	2ip 000	uc					
	Sign Below						-166		
I hav	e read the answer correct. I understa cruptcy case can r	and that makin	ng a false stat up to \$250,000	ement, conceali	ng property, o	ents, and I declare under pen r obtaining money or proper years, or both. 18 U.S.C. §§ 1	ty by fraud	in connection	
I hav	e read the answer correct. I understa cruptcy case can r	and that makin esult in fines u	ng a false stat ip to \$250,000 pell	ement, conceali	ng property, o	r obtaining money or proper years, or both. 18 U.S.C. §§ 1	ty by fraud i 52, 1341, 15	in connection	
I hav	e read the answer correct. I understa cruptcy case can r	and that makin esult in fines u / Tiesha Campb ature of Debtor	ng a false stat ip to \$250,000 pell	ement, conceali	ng property, o	r obtaining money or proper years, or both. 18 U.S.C. §§ 1	ty by fraud i 52, 1341, 15	in connection	
I hav and (bank	re read the answer correct. I understate truptcy case can reserve to the second	and that makin esult in fines u / Tiesha Campt ature of Debtor 6/8/2016	ng a false stat up to \$250,000 pell 1	ement, conceali	ng property, o nt for up to 20	r obtaining money or proper years, or both. 18 U.S.C. §§ 1 Signature of Debtor 2	ty by fraud 52, 1341, 15	in connection (19, and 3571.	
I hav and bank	re read the answer correct. I understate truptcy case can reserve to the second	and that makin esult in fines u / Tiesha Campt ature of Debtor 6/8/2016	ng a false stat up to \$250,000 pell 1	ement, conceali	ng property, o nt for up to 20	r obtaining money or proper years, or both. 18 U.S.C. §§ 1 Signature of Debtor 2 Date	ty by fraud 52, 1341, 15	in connection (19, and 3571.	
I hav and d bank	re read the answer correct. I understate truptcy case can read the signal of the signa	and that makin esult in fines u / Tiesha Campt ature of Debtor 6/8/2016	ng a false stat up to \$250,000 pell 1	ement, conceali	ng property, o nt for up to 20	r obtaining money or proper years, or both. 18 U.S.C. §§ 1 Signature of Debtor 2 Date	ty by fraud 52, 1341, 15	in connection (19, and 3571.	
I hav	e read the answer correct. I understate truptcy case can reside the second seco	and that makin esult in fines u / Tiesha Campt ature of Debtor 6/8/2016 nal pages to Y	ng a false stat up to \$250,000 pell 1	ement, conceali , or imprisonme nt of Financial A	ng property, o nt for up to 20	r obtaining money or proper years, or both. 18 U.S.C. §§ 1 Signature of Debtor 2 Date	ty by fraud 52, 1341, 15	in connection (19, and 3571.	
I hav and bank	e read the answer correct. I understa truptcy case can residue. Signate	and that makin esult in fines under the sult in fines	ng a false stat up to \$250,000 pell 1	ement, conceali , or imprisonme nt of Financial A	ng property, o nt for up to 20 ffairs for Indiv	r obtaining money or proper years, or both. 18 U.S.C. §§ 1 Signature of Debtor 2 Date iduals Filing for Bankruptcy	ty by fraud 52, 1341, 15 2 (Official Fo	in connection (19, and 3571.	with a

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern District of Illinois	5	
n re	Tiesha Campbell		Case No.	((1)
	Debtor		Chapter	(If known) Chapter 13
			Chapter	Chapter 13
	DISCLOSURE OF CO	MPENSATION OF AT	TORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. E compensation paid to me within one year rendered or to be rendered on behalf of the	before the filing of the petition in ba	nkruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to accept	ot		\$4,000.0
	Prior to the filing of this statement I have	received		\$350.0
	Balance Due			\$3,650.0
2.	The source of the compensation paid to m	e was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation paid to m	ne is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above- members and associates of my law f	disclosed compensation with any ot irm.	her person unless t	hey are
	I have agreed to share the above-disc members or associates of my law firm the people sharing in the compensation	n. A copy of the agreement, togethe		
5.	In return for the above-disclosed fee, I ha a. Analysis of the debtor's financial si bankruptcy;		•	
	b. Preparation and filing of any petition	on, schedules, statements of affairs	and plan which may	v be required;
	c. Representation of the debtor at the	meeting of creditors and confirmati	on hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in ad	versary proceedings and other conte	ested bankruptcy m	atters;
6.	By agreement with the debtor(s), the above	re-disclosed fee does not include the	e following services	
		CERTIFICATION		
	I certify that the foregoing is a complete sta debtor(s) in this bankruptcy proceedings.	atement of any agreement or arrang	ement for payment	to me for representation of
	6/8/2016	Isl	Angie Harb	
	Date	Signa	ture of Attorney	_
		Sem	nrad Law Firm	

Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 51310010

Signed:

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

Case 16-18881 Doc 1 Filed 06/08/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 06/08/16 09:58:08 Desc Main Page 66 of 78

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main UNITED STATES BANKBURGEY COURT Northern District of Illinois

In re:	Campbell, Tiesha	Case No	
_	Debtor(s)		
		Chapter. Chapter13	
	VERIFI	CATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify t	at the attached list of creditors is true and correct to the best of their known	owledge
Date:	6/8/2016	/s/ Campbell, Tiesha	
		Campbell, Tiesha	
		Signature of Debtor	

Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main

Document Page 70 of 78

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO , TX 75093 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

Navient 1002 ARTHUR DR LYNN HAVEN, FL 32444

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main Document Page 71 of 78

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main Document Page 72 of 78

COMMONWEALTH FINANCIAL 245 MAIN ST DICKSON CITY , PA 18519 USA

CREDITONEBNK PO BOX 98872 LAS VEGAS , NV 89193 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604 USA

Illinois Tollway PO Box 5544 Chicago , IL 60680 USA

IL Dept of Human & Family Services 509 S 6th St Springfield , IL 62701 USA

Nicor Gas 90 N. Finley Road Glen Ellyn , IL 60137 USA

direct tv P.O.Box 9001069 Louisville , KY 40290 USA

Internal Revenue Service P.O. Box 7346 Philadelphia , PA 19101 USA

State of IL Dept. of Rev. P.O. Box 64338 Chicago , IL 60664 USA

Quantum3 Group LLC Po Box 788 c/o Dharminder S. Sandhu Kirkland , WA 98083 USA Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main

M.C.O.A.

Document Page 73 of 78

Village of Orland Park Municipal Collections of America 3348 Ridge Road

Lansing , IL 60438

USA

Village of Lansing 3141 Ridge Road Lansing , IL 60438 USA

MEA-Munster II C

MEA-Munster, LLC Po Box 740023 Cincinnati , OH 45274 USA Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main Document Page 74 of 78

Debtor 1 Yiesha	Mickie Namo	Campbell Case number (#	known)
	Questions for Reporting Purpor	Last Name	
16. What kind of debts do you have?	16a. Are your debts primarl as "Incurred by an indivi ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarl obtain money for a busin investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17.	ly consumer debts? Consumer debi dual primarily for a personal, family, iy business debts? Business debts less or investment or through the ope ou owe that are not consumer debts	or household purpose." are debts that you incurred to eration of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid the funds will be available for distribution to unsecured creditors.	Yes. I am not ning under Chapter 7. I paid that funds will be available No. Yes.	r 7. Go to line 18. Do you estimate that after any exempt property ble to distribute to unsecured creditors?	ls excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part7: Sign Below			
	If I have chosen to file under Chor 13 of title 11, United States Coproceed under Chapter 7. If no attorney represents me and fill out this document, I have obtained the connection with a bankruptcy case or better 18 U.S.C. §§ 152, 1341, Is/ Tiesha Campbell Signature of Debtor 1 Executed on 6/6/2016	I did not pay or agree to pay someonined and read the notice required by the the chapter of title 11. United State ament, concealing property, or obtain secure result in fines up to \$250,000, 1519, and 3571.	ed, if eligible, under Chapter 7, 11,12, under each chapter, and I choose to ne who is not an attorney to help me 11 U.S.C. § 342(b). s Code, specified in this petition, ing money or property by fraud in or imprisonment for up to 20 years.
(Bengaran, Bengaran, 1994) 1984 1984 1984 1984 1984 1984 1984 1984	MM / DD / Y The strength of the state of the strength of the s	TTT 1988 - Milly Ingelings yn 1980 (1980 - 1980 - 1980 - 1980 - 1980 - 1980 - 1980 - 1980 - 1980 - 1980 - 1980 - 19	MM / DD / YYYY

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

page 6

Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main Fill in this information to identify your case: Debtor 1 Tiesha Campbell First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ✓ No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Tiesha Campbell Signature of Debtor 1 Signature of Debtor 2 Date 5/13/2016 Date MM/DD/YYYY MM/DD/YYYY

Debtor 1	Tiesha Case 16-	18881	Doc 1	Filed 06/08/16	Entered 06/08/16 09:58:08	Desc Main
	First Name		Middle Name	Documentame	Page 76 of 78	·
	hin 2 years before yo ditors, or other partic		ankruptcy, o	did you give a financial s	statement to anyone about your business? I	nclude all financial institutions,
回	No Yes. Fill in the details	below.				
				Date issued		
	Name			MM/DD/YYYY		
	Number Street	<u> </u>				
	City	State	Zip Co	 de		
Part 12:	Sign Below					
and o	correct. I understand	that making	j a false stat	tement, concealing prop	tachments, and I declare under penalty of penerty, or obtaining money or property by frau to to 20 years, or both. 18 U.S.C. §§ 152, 1341,	ıd in connection with a
		esha Campbe e of Debtor 1	el /L	sna Conp	Signature of Debtor 2	······································
	Date 5/	13/2016			Date	
Did y	ou attach additional	pages to Yo	ur Stateme	nt of Financial Affairs fo	r Individuals Filing for Bankruptcy (Official	Form 107)?
図 1	No					
	⁄es					
Did y	ou pay or agree to pa	ay someone	who is not	an attorney to help you f	ill out bankruptcy forms?	
Sanoual Statement	No					
LJ \	es. Name of person				Attach the Bankruptcy Petition Declaration, and Signature (C	•

Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main

In re:

Campbell, Tiesha

UNITEDOSTIANIES BARRIGRUPTOY COURT

Northern District of Illinois

	Debtor(s)			
		Chapter.	Chapter13	
	VERI	FICATION OF CREDITOR MATR	IX	
	of their knowledge.			
Date:	5/13/2016	/s/ Campbell, Tiesha	Tuide	Camboll
•		Campbell, Tiesha Signature of Debtor		

1.0

Case 16-18881 Doc 1 Filed 06/08/16 Entered 06/08/16 09:58:08 Desc Main Document Page 78 of 78 Case number (if known)

16. Calculate the median family income that applies to you. Follow these steps:

	First Name	Middle Name	Last Name					
16.	Calculate the median far	mily income that applies to you	. Follow these steps:	The state of the s	t Miller of Alberta and Albert			
	16a. Fill in the state in whi	ich you live.	Illinois	_				
	16b. Fill in the number of p	people in your household.	2	_				
	16c. Fill in the median fam To find a list of applic also be available at the	\$63,896,00						
17.	How do the lines compa	re?						
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).							
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.							
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)				
18.	Copy your total average	monthly income from line 11.			\$1,926.96			
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.							
	19a. If the marital adjustme	ent does not apply, fill in 0 on line 1	19 a.		- <u>\$0.00</u>			
	19b. Subtract line 19a fro	om line 18.			\$1,926.96			
20.	Calculate your current monthly income for the year. Follow these steps:							
	20a. Copy line 19b.				\$1,926.96			
	Multiply by 12 (the nu	mber of months in a year).			x 12			
	20b. The result is your curr	rent monthly income for the year f	or this part of the form.		\$23,123.52			
	20c. Copy the median fam	ily income for your state and size o	of household from line 1	6c.	\$63,896.00			
21.	How do the lines compar							
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.							
art	Sign Below	4.			, 110			
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.								
	V Wares	The blood ()	. Jan 10					
	Signature of Debte		mplu.	Signature of Debtor 2	magyayay April 12, 12			
	Date 6/3/2016			Date				
	MM/DD/YY	Ϋ́Υ		MM/DD/YYYY	A table between			
		NOT fill out or file Form 122C-2. out Form 122C-2 and file it with th	is form. On line 39 of th	at form, copy your current monthly income from line 14 above.	A value openings, t			